WHEREAS, on December 28, 2006, Casel Gillispie, a single man, and Renata Jones, a single woman executed a certain deed of trust to Robert M. Wilson, Jr., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,682 at Page 643; and

WHEREAS, said Deed of Trust was subsequently assigned to The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 by instrument dated September 17, 2012 and recorded in Book 3,511 at Page 772 of the aforesaid Chancery Clerk's office; and

WHEREAS, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated July 31, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,861 at Page 774; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 20, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 165, Section C, The Highlands at North Creek, situated in Section 17, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 5, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of October, 2014.

Shapiro & Massey, LL¢ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

9181 Triple Crown Loop E. Southaven, MS 38671 14-008905AH

Publication Dates: October 30, 2014 and November 6 and 13, 2014 11-2014

WHEREAS, on November 25, 2008, Robert F. Danner and Lakeisha T. Danner, Husband and Wife executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank d/b/a Regions Mortgage, its successors and/or assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,970 at Page 407 and modified in Book 3,606 at Page 468; and

WHEREAS, said Deed of Trust was subsequently assigned to Regions Bank DBA Regions Mortgage by instrument dated April 5, 2012 and recorded in Book 3,425 at Page 282 of the aforesaid Chancery Clerk's office; and

WHEREAS, Regions Bank DBA Regions Mortgage has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 8, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,587 at Page 477; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank DBA Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 20, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 278, Section E, Ravenwood Subdivision, in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 102, Page 29, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 14th day of October, 2014.

Shapiro & Massey, LLC/ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

4367 Carroll Drive West Horn Lake, MS 38637 11-002857AH

Publication Dates:

October 23 and 30, 2014 and November 6 and 13, 2014

1/20/14

WHEREAS, on April 25, 2009, Johnny Cathey, a single person (executed as Johnny V. Cathey) executed a certain deed of trust to ReconTrust Company, N.A., Trustee for the benefit of Countrywide Bank, FSB which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,027 at Page 635; and

WHEREAS, said Deed of Trust was subsequently assigned to Federal National Mortgage Association by instrument dated November 26, 2013 and recorded in Book 3759 at Page 228 of the aforesaid Chancery Clerk's office; and

WHEREAS, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 7, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3802 at Page 347; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 20, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Land situated in DeSoto County, Mississippi to wit:

1.02, more or less, acre tract of land located in part of the Northwest and Southwest Quarters, of the Northwest Quarter of Section 1, Township 2 South, Range 7 West, Olive Branch, DeSoto County, Mississippi, and is further described as follows: Commencing at a point, also being the Northwest corner of Section 1, Township 2 South, Range 7 West, Olive Branch, DeSoto County, Mississippi; thence East a distance of 1,200.00 feet to a point; thence South a distance of 1,089.00 feet to a 3/8" rebar found; thence South 89-59'-18" West a distance of 441.53 feet to a 1/2" rebar set; also being the true point of beginning for the herein described tract; thence South 12-11'-45" West a distance of 280.57 feet to a 1/2" rebar set to the point of curve of a non tangent curve to the left, of which the radius point lies South 12-11'-45" West, a radial distance of 1,225.00 feet; thence Westerly along the arc, through a central angle of 06-30'-10", a distance of 139.03 feet to a 1/2" rebar set; thence North 00-50'-50" West, a distance of 252.62 feet to a 1/2" rebar set; thence North 89-59'18" East, a distance of 200.27 feet to the point of beginning. Assessor's Parcel No: 207101000 0001302

I WILL CONVEY only such title as vested in me as Substituted Trustee. WITNESS MY SIGNATURE on this 17th day of October, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive, Suite B-202, Flowood, MS 39232 (601)981-9299 5136 Flynn Drive, Olive Branch, MS 38654

14-009243GW, Publication Dates: October 23, 30, and November 6, 13, 2014

11-2074

WHEREAS, on March 23, 2009, Kenneth A Raikes, a married man and Tammy M. Raikes, executed a certain deed of trust to Jeanine B. Saylor, Trustee for the benefit of Magna Bank, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,010 at Page 719; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, N.A. by instrument dated March 23, 2009 and recorded in Book 3046 at Page 146 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association being one and the same as JPMorgan Chase Bank, N.A, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 13, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3771 at Page 250; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 20, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 633, Section F, Carriage Hills Subdivision, situated in Section 24, Township 1 South, Range 8 West, as shown on plat of record in Plat Book 6, Page 3-4 in the Chancery Clerk's office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 17th day of October, 2014.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

8208 Buckingham Drive Southaven, MS 38671 13-008580GW

Publication Dates: October 23, 30, and November 6, 13, 2014, 2014

11-20-14

WHEREAS, on March 27, 2006, Torrance Green, and wife, Nia L. Green executed a certain deed of trust to Lem Adams III, Trustee for the benefit of Option One Mortgage Corporation, a California Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,440 at Page 651; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee for the Certificateholders of Soundview Home Loan Trust 2006-OPT4, Asset-Backed Certificates, Series 2006-OPT4 by instrument dated July 12, 2007 and recorded in Book 3,148 at Page 3 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-OPT4, Asset-Backed Certificates, Series 2006-OPT4 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 4, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,860 at Page 722; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2006-OPT4, Asset-Backed Certificates, Series 2006-OPT4, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on November 20, 2014 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 150, Section D, Deerchase Subdivision, situated in Section 4, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 82, Page 27, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 22nd day of October, 2014.

Shapiro & Massey, LL/C SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

5740 Hunters Chase D Southaven, MS 38672 13-007731BE

Publication Dates: October 30, November 6 and 13, 2014

11/26/14

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 26th day of May, 2006, Ronald L. Howell, Jr. and Marvette D. Howell, husband and wife, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for 1st Trust Bank For Savings, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2492 at Page 647; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Deutsche Bank National Trust Company, as Trustee for FFMLT 2006-FF13, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3892 at Page 309; and

WHEREAS, on the 26th day of September, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3884 at Page 149 and rerecorded DK T Book 3892 at Page 310; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 20th day of November, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 148, Section C, Ansley Park Subdivision, located in Section 21, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 92, Page 27, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 24th day of October, 2014.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

jeh/F10-0558

PUBLISH: 10.30.14 / 11.6.14 / 11.13.14